

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO

In re:	§	
	§	
SCHOFIELD, GARY	§	Case No. 15-11429 JPS
SCHOFIELD, SHAWN	§	
	§	
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/18/2015 . The undersigned trustee was appointed on 03/18/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 849.76

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 849.76

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/26/2015 and the deadline for filing governmental claims was 09/14/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 212.44 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 212.44 , for a total compensation of \$ 212.44 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 12.96 , for total expenses of \$ 12.96 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/20/2015 By: /s/TRUSTEE VIRGIL E. BROWN, JR.  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 15-11429 JPS Judge: JESSICA PRICE SMITH  
Case Name: SCHOFIELD, GARY  
SCHOFIELD, SHAWN  
For Period Ending: 09/20/15

Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.  
Date Filed (f) or Converted (c): 03/18/15 (f)  
341(a) Meeting Date: 04/27/15  
Claims Bar Date: 08/26/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Cash on hand	40.00	0.00		0.00	FA
2. Eaton Family Credit Union #037-79 Holiday Club	575.00	0.00		0.00	FA
3. Charter One checking #330-4	222.00	0.00		0.00	FA
4. PNC Bank checking #1882	363.00	0.00		0.00	FA
5. Huntington Checking #1452	130.00	0.00		0.00	FA
6. Eaton Family Credit Union #037-99 Share Master	30.00	0.00		0.00	FA
7. Security Deposit held by landlord, Michelina DiLil	950.00	0.00		0.00	FA
8. Basic household goods and furnishings: Living room	5,000.00	0.00		0.00	FA
9. Basic clothing: shirts, pants, shoes, outerwear, e	200.00	0.00		0.00	FA
10. Tect Merrill Lynch 401K Account	121,475.20	0.00		0.00	FA
11. SERS	22,683.53	0.00		0.00	FA
12. 2006 Chrysler Pacifica	3,485.00	0.00		0.00	FA
13. 2005 Dodge Ram SLT-poor condition; electrical and	1,000.00	0.00		0.00	FA
14. 1996 Yamaha Motorcycle--fair condition	3,250.00	0.00		0.00	FA
15. Preferential Transfer	0.00	849.76		849.76	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$159,403.73	\$849.76	\$849.76	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/30/15

Current Projected Date of Final Report (TFR): 12/30/15

/s/ TRUSTEE VIRGIL E. BROWN, JR.

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 15-11429 JPS Judge: JESSICA PRICE SMITH  
Case Name: SCHOFIELD, GARY  
SCHOFIELD, SHAWN

Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.  
Date Filed (f) or Converted (c): 03/18/15 (f)  
341(a) Meeting Date: 04/27/15  
Claims Bar Date: 08/26/15

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TRUSTEE VIRGIL E. BROWN, JR. Date: \_\_\_\_\_

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1

**Exhibit B**

Case No: 15-11429 -JPS  
 Case Name: SCHOFIELD, GARY  
 SCHOFIELD, SHAWN  
 Taxpayer ID No: \*\*\*\*\*2356  
 For Period Ending: 09/20/15

Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*4325 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 1,337,000.00  
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/03/15	15	levy law firm	BALANCE FORWARD PREFERENCE PAYMENT	1141-000	849.76		0.00 849.76

COLUMN TOTALS	849.76	0.00	849.76
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	849.76	0.00	
Less: Payments to Debtors		0.00	
Net	849.76	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****4325		849.76	0.00	849.76
		849.76	0.00	849.76
		(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 849.76 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: September 20, 2015

Case Number: 15-11429  
Debtor Name: SCHOFIELD, GARY  
Claims Bar Date: 08/26/15

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 UC	Midland Credit Management, Inc as agent for Midland Funding LLC PO Box 2011 Warren, MI 48090	Unsecured account 0621	Filed 05/22/15	\$0.00	\$307.00	\$307.00
000002 070 UC	Midland Credit Management, Inc as agent for Midland Funding LLC PO Box 2011 Warren, MI 48090	Unsecured account 8826	Filed 05/22/15	\$0.00	\$5,897.62	\$5,897.62
000003 070 UC	Midland Credit Management, Inc as agent for Midland Funding LLC PO Box 2011 Warren, MI 48090	Unsecured account 8572	Filed 05/22/15	\$0.00	\$1,046.12	\$1,046.12
000004 070 UC	American Education Services PO Box 8183 Harrisburg, PA 17105	Unsecured	Filed 07/29/15	\$0.00	\$24,659.72	\$24,659.72
Case Totals:				\$0.00	\$31,910.46	\$31,910.46

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-11429 JPS

Case Name: SCHOFIELD, GARY

SCHOFIELD, SHAWN

Trustee Name: TRUSTEE VIRGIL E. BROWN, JR.

Balance on hand \$ 849.76

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: TRUSTEE VIRGIL E. BROWN, JR.	\$ 212.44	\$ 0.00	\$ 212.44
Trustee Expenses: TRUSTEE VIRGIL E. BROWN, JR.	\$ 12.96	\$ 0.00	\$ 12.96

Total to be paid for chapter 7 administrative expenses \$ 225.40

Remaining Balance \$ 624.36

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 31,910.46 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Midland Credit Management, Inc as agent	\$ 307.00	\$ 0.00	\$ 6.01
000002	Midland Credit Management, Inc as agent	\$ 5,897.62	\$ 0.00	\$ 115.39
000003	Midland Credit Management, Inc as agent	\$ 1,046.12	\$ 0.00	\$ 20.47
000004	American Education Services	\$ 24,659.72	\$ 0.00	\$ 482.49

Total to be paid to timely general unsecured creditors \$ 624.36

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE



Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE